
UNDERSTANDING ADDICTION TREATMENT HEALTH INSURANCE OPTIONS



Presented by



Sober College
Rehab Redefined™




Did you know?

Only one in 10 individuals who need addiction treatment ever receive it. That leaves 90% of Americans unnecessarily struggling with addiction. Many people—especially young adults and their affected parents—who want to seek treatment are hesitant when they see the price tag. While affording addiction treatment might seem difficult, it's important to understand that you have options to help ease the financial burden. At Sober College in Los Angeles, California, we believe that health and wellbeing should always come first, and using insurance to help pay for treatment makes that possible.

HOW INSURANCE CAN HELP

The Affordable Care Act mandates that all insurance companies are required to pay at least a portion of you or your loved one's addiction treatment program. While the level of care covered by insurance varies from policy to policy, you're guaranteed to receive some help. It's also worth noting that insurance companies cannot deny you coverage if you have a pre-existing condition, including addiction or mental illness.

Each state works with different insurance providers. Understanding how these providers approach addiction treatment and how consumers view them are important factors when choosing your provider, if you don't already have one. At Sober College, we want to see you succeed in recovery. Not only will we verify your insurance plan for you with a phone call or a site visit, but within this eBook we've also identified the top insurance providers for each state and Washington, D.C., based upon two criteria: overall consumer satisfaction and addiction treatment coverage satisfaction.



Trends change, but according to current studies, the most popular drugs on college campuses are:

1. Alcohol
2. Marijuana
3. Adderall
4. OxyContin
5. MDMA-based drugs

COVERAGE OPTIONS

While perusing this eBook, you'll find three different types of coverage:

- Preferred-Provider Organization (PPO) – If you choose a PPO plan, you'll be able to go out-of-network to find a treatment provider, and you won't need a referral to see a specialist. The downside to a PPO plan is that the premium tends to be higher, and you may have a deductible.
- Health Maintenance Organization (HMO) – HMO plans generally carry lower premiums, but require you to stay in their network for treatment. You'll also need a referral to see a specialist with this type of plan.
- Point of Service Plan (POS) – These plans allow you to go out of network to find treatment, but usually have higher deductibles than HMO and PPO plans. You may also need to file a claim if you decide to go out of network for addiction treatment.

This eBook will give you some facts about the drug and alcohol issues in your state, as well as information about your best options for healthcare providers according to the National Committee for Quality Assurance (NCQA).

If you have any questions about this eBook or about addiction treatment for yourself or a loved one, visit sobercollege.com online or call 866.406.6146.



ALABAMA

Alabama's meth problem is growing significantly. Between 2007–2009, meth lab seizures increased by 199% in Alabama. In addition, nearly 7% of state residents reported using illicit drugs.

Best Overall Consumer Satisfaction: Special Agents Mutual Benefit Association (PPO)

Best Addiction Treatment Coverage: UnitedHealthCare Insurance (PPO)



ALASKA

Alaska has one of the highest rates of illicit drug use on a monthly basis. Compared to the national average of 8%, 12% of Alaska residents reported using illicit drugs.

Because Alaska has a fairly low population, health insurance options are limited.

Best Overall Consumer Satisfaction: Special Agents Mutual Benefit Association (PPO)

Best Addiction Treatment Coverage: Premera Blue Cross Blue Shield of Alaska (PPO)



ARIZONA

Drug-induced deaths consistently exceed the national average for the United States per capita in Arizona. In fact, in 2007, nearly 1,000 individuals died as a result of drug use.

Best Overall Consumer Satisfaction: UnitedHealthcare of Arizona (HMO)

Best Addiction Treatment Coverage: Cigna HealthCare of Arizona (PPO)



ARKANSAS

In 2010, 7% of high school students in Arkansas reported using prescription drugs for nonmedical purposes. This is higher than the national average.

Best Overall Consumer Satisfaction: Vantage Health Plan (HMO, POS)

Best Addiction Treatment Coverage: UnitedHealthCare Services (PPO)

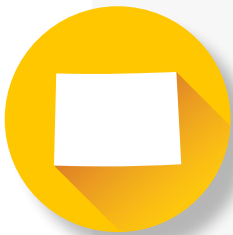


CALIFORNIA

In 2011, only 5% of California adolescents who needed drug abuse and addiction treatment received it. Additionally, 7% of teens reported using pain relievers for nonmedical purposes. Due to California's vast population, residents have a vast array of choices for insurance providers.

Best Overall Consumer Satisfaction: Sharp Health Plan (HMO) and Kaiser Foundation Health Plan of Northern California (HMO)

Best Addiction Treatment Coverage: Kaiser Foundation Health Plan of Northern California (HMO) and Cigna Health and Life Insurance (PPO)



COLORADO

According to a 2011 survey, the number of adolescents who needed help for a drug abuse problem in Colorado but didn't receive it was much higher than the national average at 6%.

Best Overall Consumer Satisfaction: Cigna HealthCare of Colorado (HMO/POS)

Best Addiction Treatment Coverage: HMO Colorado (HMO/POS) and Cigna Health and Life Insurance (PPO)

CONNECTICUT



Between 2009–2013, drug-induced deaths in Connecticut rose 77%, from 324 deaths to 527 deaths.

Despite the size of Connecticut, residents have many options for insurance providers to choose from.

Best Overall Consumer Satisfaction: Anthem Blue Cross and Blue Shield in Connecticut (HMO/POS) and Oxford Health Plans (HMO/POS)

Best Addiction Treatment Coverage: Cigna Health and Life Insurance (PPO) and ConnectiCare (HMO/POS)

DELAWARE



In 2011, 46% of adolescents reported using marijuana. This is significantly higher than the national average at 40%.

Best Overall Consumer Satisfaction: Highmark BCBSD (HMO/POS/PPO)

Best Addiction Treatment Coverage: UnitedHealthCare Services (PPO)

DISTRICT OF COLUMBIA



In a survey conducted from 2012–2013, over 13% of adolescents reported using illicit drugs. This percentage amounts to over 4,600 of DC's youth.

Best Overall Consumer Satisfaction: Kaiser Foundation Health Plan of the Mid-Atlantic States (HMO)

Best Addiction Treatment Coverage: Kaiser Foundation Health Plan of the Mid-Atlantic States (HMO) and Cigna Health and Life Insurance (PPO)



FLORIDA

From 2007 to 2015, death due to opioids such as heroin and fentanyl rose 6-fold per capita.

Florida has a large population and multiple insurance provider options as a result.

Best Overall Consumer Satisfaction: Capital Health Plan (HMO) and Florida Health Care Plans (HMO/POS)

Best Addiction Treatment Coverage: Cigna Health and Life Insurance (PPO) and Cigna Healthcare of Florida (HMO/POS)

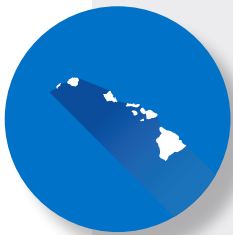


GEORGIA

According to the CDC, one in five Georgia teens have abused prescription drugs without a prescription from a physician.

Best Overall Consumer Satisfaction: Kaiser Foundation Health Plan of Georgia (HMO)

Best Addiction Treatment Coverage: Cigna Health and Life Insurance (PPO)



HAWAII

Drug abuse contributed to nearly 90% of poisoning deaths from 2009–2013. In total, 151 people died as a result of drug overdose.

Due to Hawaii's relatively low population, residents have very few choices for insurance providers.

Best Overall Consumer Satisfaction: Hawaii Medical Service Association (Federal Plan 87) (HMO/POS)

Best Addiction Treatment Coverage: Hawaii Medical Service Association (Federal Plan 87) (HMO/POS) and Hawaii Medical Service Association (PPO)



IDAHO

According to a 2013 survey, Idaho had one of the highest percentage of adolescents who reported taking pills without a prescription at 16%.

Best Overall Consumer Satisfaction: SelectHealth (HMO/POS)

Best Addiction Treatment Coverage: UnitedHealthCare Services (PPO)



ILLINOIS

In Illinois, over 5,500 deaths can be attributed either directly or indirectly to drug or alcohol abuse. This accounts for over 5% of total deaths in the state per year.

Because Illinois ranks 5th in the country for population, its residents have many choices when it comes to healthcare providers.

Best Overall Consumer Satisfaction: Humana Benefit Plan of Illinois (HMO) and Medical Associates Health Plan (HMO/POS)

Best Addiction Treatment Coverage: Cigna Health and Life Insurance (PPO) and Blue Cross and Blue Shield of Illinois (HMO)



INDIANA

According to a 2010 survey, 8% of adolescents used pain relievers for nonmedical reasons. This is higher than the national average at 6%.

Best Overall Consumer Satisfaction: Anthem Blue Cross and Blue Shield in Indiana (HMO)

Best Addiction Treatment Coverage: Aetna Health (Pennsylvania) - Ohio (HMO, POS) and Anthem Blue Cross and Blue Shield in Indiana (PPO)



IOWA

Opioid-related emergency room visits rose from just over 500 in 2006 to over 1,500 in 2014, a 200% increase. Many of the insurance providers in Iowa are highly-rated based upon service and overall satisfaction.

Best Overall Consumer Satisfaction: HealthPartners Administrators (HMO/POS/PPO)

Best Addiction Treatment Coverage: Sanford Health Plan (HMO) and HealthPartners Administrators (HMO/POS/PPO)



KANSAS

In a survey conducted from 2009–2013, approximately 19,000 adolescents reported using illicit drugs the month before the survey. This accounts for over 8% of Kansas youth.

Best Overall Consumer Satisfaction: Humana Health Plan - Kansas City (HMO/POS)

Best Addiction Treatment Coverage: Blue Cross and Blue Shield of Kansas City, Good Health HMO (HMO) and Blue Cross and Blue Shield of Kansas City (PPO)



KENTUCKY

In 2014, 60% of accidental deaths in Kentucky were a result of drug overdose. Altogether, 619 individuals died as a result of drug use.

Best Overall Consumer Satisfaction: UnitedHealthCare Services

Best Addiction Treatment Coverage: Aetna Health (Pennsylvania) - Ohio (HMO/POS) and UnitedHealthCare Services (PPO)

LOUISIANA



Underage alcohol abuse is a serious problem in Louisiana. In a 2010 study, 44% of adolescents reported having at least one drink in the 30 days prior to the survey, compared to the national average of 39%.

Best Overall Consumer Satisfaction: Aetna Life Insurance Company (Louisiana) (PPO)

Best Addiction Treatment Coverage: Humana Health Benefit Plan of Louisiana (HMO/POS) and UnitedHealthCare Services (PPO)

MAINE



Between 2011–2014, overdose deaths as a result of illicit drug use increased by 340%, from 17 individuals to 75. Maine residents don't have many choices for insurance providers, but all of the choices that they have are highly rated.

Best Overall Consumer Satisfaction: Martin's Point US Family Health Plan (HMO)

Best Addiction Treatment Coverage: Harvard Pilgrim Health Care (HMO/POS) and Anthem Blue Cross Blue Shield in Maine (PPO)

MARYLAND



The opioid abuse problem is increasing in Maryland. Since 2010, heroin deaths have nearly doubled from around 300 to over 700 per year. Although Maryland is a small state, it's in the top half of the country for population. Residents benefit from many options for insurance providers.

Best Overall Consumer Satisfaction: Kaiser Foundation Health Plan of the Mid-Atlantic States (HMO) and Johns Hopkins US Family Health Plan (HMO)

Best Addiction Treatment Coverage: Cigna Health and Life Insurance (HMO/POS/PPO) and Kaiser Foundation Health Plan of the Mid-Atlantic States (HMO)

MASSACHUSETTS



Opioid related deaths nearly quintupled from 2000 to 2015, rising from 355 deaths to over 1,700. Massachusetts may be small, but the state has nearly seven million residents. As a result, the state has many options for health insurance providers, most of which are highly rated.

Best Overall Consumer Satisfaction: Harvard Pilgrim Health Care (PPO/HMO/POS) and Harvard Pilgrim Insurance (PPO)

Best Addiction Treatment Coverage: Harvard Pilgrim Health Care (PPO/HMO/POS) and Harvard Pilgrim Insurance (PPO)

MICHIGAN



According to a 2011 survey, over 80,000 teens used marijuana in the 30 days before the survey. Over 50% of these students were also considered binge drinkers.

Best Overall Consumer Satisfaction: HealthPlus of Michigan (HMO/POS)

Best Addiction Treatment Coverage: Health Alliance Plan of Michigan (HMO/POS) and Alliance Health and Life Insurance (PPO)

MINNESOTA



In 2012–2013, nearly 16% of people aged 12–20 years old reported binge drinking habits in the month prior to the survey.

Best Overall Consumer Satisfaction: Group Health Plan (HMO/POS/PPO)

Best Addiction Treatment Coverage: Group Health Plan (HMO/POS/PPO)

MISSISSIPPI



In Mississippi, 9% of adolescents reported using pain relievers for nonmedical use, compared to 6% as the national average. Mississippi is a fairly large state, but has a relatively small population. Insurance provider options aren't abundant for Mississippi residents.

Best Overall Consumer Satisfaction: Cigna HealthCare of Tennessee (HMO/POS)

Best Addiction Treatment Coverage: Cigna HealthCare of Tennessee (HMO/POS) and Cigna Health and Life Insurance (PPO)

MISSOURI



In a survey conducted from 2012–2013, nearly 10% of Missouri youth reported using illicit drugs. This number comprises over 42,000 adolescents. Missouri residents can choose from a fairly large pool of insurance providers.

Best Overall Consumer Satisfaction: Humana Health Plan - Kansas City (HMO/POS) and Blue Cross and Blue Shield of Kansas City, Good Health, HMO (HMO)

Best Addiction Treatment Coverage: Blue Cross and Blue Shield of Kansas City, Good Health, HMO (HMO) and Cigna Health and Life Insurance (PPO)

MONTANA



According to a 2015 survey, 16% of all Montana high school students admitted to using a non-prescribed medication. With one of the smaller populations in the US, Montana residents only have access to a small pool of insurance options.

Best Overall Consumer Satisfaction: UnitedHealthcare Insurance (PPO)

Best Addiction Treatment Coverage: PacificSource Health Plans (PPO)



NEBRASKA

In 2011, 7% of Nebraska high school students admitted to driving while intoxicated one or more times in a 30-day period.

Best Overall Consumer Satisfaction: Health Alliance Midwest (HMO, POS)

Best Addiction Treatment Coverage: UnitedHealthcare Insurance (PPO)



NEVADA

Between 2012–2013, past-month illicit drug use amongst adolescents was at 10%, higher than the national average of 9%.

Best Overall Consumer Satisfaction: Aetna Health (HMO, POS)

Best Addiction Treatment Coverage: Cigna Health and Life Insurance Company (PPO)



NEW HAMPSHIRE

Between 2013–2014, opioid-related deaths rose 76%. In total, this caused 325 deaths within that timeframe.

Best Overall Consumer Satisfaction: Anthem Blue Cross and Blue Shield in New Hampshire (HMO, POS)

Best Addiction Treatment Coverage: Harvard Pilgrim Health Care of New England (HMO, POS) and Cigna Health and Life Insurance (PPO)

NEW JERSEY



New Jersey has one of the largest treatment gaps in the country. Over 800,000 people meet the criteria for substance abuse treatment, but only 5–7% get the treatment they need. With a fairly large state population, New Jersey residents have access to a vast array of plans and coverages specific to the area.

Best Overall Consumer Satisfaction: Aetna (HMO and POS) and Blue Cross Blue Shield of New Jersey (HMO)

Best Addiction Treatment Coverage: Aetna and Cigna (PPO)

NEW MEXICO



In 2011, New Mexico reported 521 fatal drug overdoses, which was the second highest figure in the country. With a state population ranked in the bottom third of the country, New Mexico residents have limited insurance options.

Best Overall Consumer Satisfaction: Presbyterian Health Plan (HMO, POS)

Best Addiction Treatment Coverage: Cigna Health and Life Insurance (PPO)

NEW YORK



Between 2004–2011, annual emergency room visits rose 168%. In terms of individual drugs, oxycodone-related visits rose a staggering 459%. As the third largest state in terms of population, New York residents seeking addiction treatment have access to many highly-rated options.

Best Overall Consumer Satisfaction: Capital District Physician's Health Plan (HMO)

Best Addiction Treatment Coverage: Independent Health Association (HMO, POS) and Univera Healthcare (PPO)

NORTH CAROLINA



North Carolina cocaine use far exceeds the national average, contributing to 32% of all drug-related deaths in the state. Boasting a top-ten state population, North Carolina residents have access to many of the top national insurance providers.

Best Overall Consumer Satisfaction: Cigna Healthcare of North Carolina (HMO, POS)

Best Addiction Treatment Coverage: Cigna Healthcare of North Carolina (HMO, POS) and Cigna Health and Life Insurance (PPO)

NORTH DAKOTA



North Dakota saw significant increases in both heroin (5%) and methamphetamine use (18%) over the past three years. Drug and alcohol-related offenses more than doubled from 2011–2015. Because North Dakota has a relatively small population, residents don't have many insurance options.

Best Overall Consumer Satisfaction: Medica (HMO, POS), Medica Insurance Company (PPO)

Best Addiction Treatment Coverage: Sanford Health (HMO) and Medica Insurance Company (PPO)

OHIO



Ohio tied for the second-highest fatal drug overdose rate in 2015, with nearly 30 deaths per 100,000 residents. As one of the larger populations in the U.S., Ohio residents have access to many high-quality insurance options.

Best Overall Consumer Satisfaction: AultCare (HMO)

Best Addiction Treatment Coverage: Aetna Health (Pennsylvania) (HMO, POS) and Cigna Health and Life Insurance (PPO)

OKLAHOMA



In 2014, the Oklahoma Bureau of Narcotics reported that a staggering 72% of statewide deaths involved prescription drugs. With a population in the bottom half of the country, Oklahoma residents have fairly limited insurance resources.

Best Overall Consumer Satisfaction: Coventry Health Care of Kansas (HMO, POS)

Best Addiction Treatment Coverage: Coventry Health Care of Kansas (HMO, POS) and UnitedHealthcare Services (PPO)

OREGON



Between 2012–2013, Oregon had the 8th-highest rate of illicit drug abuse in the country among 18–25 year olds.

Best Overall Consumer Satisfaction: Kaiser Foundation Health Plan of the Northwest (HMO)

Best Addiction Treatment Coverage: Cigna Health and Life Insurance (HMO) and Cigna Health and Life Insurance (PPO)

PENNSYLVANIA



The Trust for America's Health reported that Pennsylvania led the nation in overdose deaths among 19–25 year old males with just over 30 deaths per 100,000 residents. With a population ranked in the nation's top 10, Pennsylvania residents have access to many high-caliber insurance options.

Best Overall Consumer Satisfaction: UPMC Health Coverage (HMO)

Best Addiction Treatment Coverage: Capital Advantage Insurance (POS) and Capital Advantage Assurance Company (PPO)



RHODE ISLAND

Between 2012–2013, over 15% of adolescents between 12–17 years old reported illicit drug use, a figure that far exceeded the national average of just over 9%. With one of the country's smaller populations, Rhode Island residents have limited insurance options.

Best Overall Consumer Satisfaction: Tufts Associated Health Maintenance Organization (HMO, POS)

Best Addiction Treatment Coverage: Cigna Health and Life Insurance (PPO), Tufts Benefit Administrators (PPO)



SOUTH CAROLINA

In 2011, 44% of South Carolina high school students reported using marijuana at least once, exceeding the national average of 40%. Despite an average state population, South Carolina residents have limited health coverage options.

Best Overall Consumer Satisfaction: United Healthcare Services (PPO)

Best Addiction Treatment Coverage: Cigna Health and Life Insurance (PPO)



SOUTH DAKOTA

While South Dakota substance abuse rates are below the national average, past-month binge drinking among 12–20 year olds (nearly 18%) exceeded the national average (almost 15%).

Best Overall Consumer Satisfaction: Medica Insurance Company (PPO)

Best Addiction Treatment Coverage: Sanford Health Plan (HMO) and Cigna Health and Life Insurance (PPO)

TENNESSEE



In 2012, Tennessee residents were over 3 times more likely than the national average to identify prescription painkiller addiction as their primary substance of choice when entering treatment.

Best Overall Consumer Satisfaction: Cigna HealthCare of Tennessee (HMO, POS)

Best Addiction Treatment Coverage: Aetna Health (Pennsylvania) - Tennessee (HMO, POS) and Cigna Health and Life Insurance (PPO)

TEXAS



Almost 10% of Houston high school students reported using cocaine, which is the highest figure for any city in the country. With the second-largest state population in the country, Texas residents have many insurance options.

Best Overall Consumer Satisfaction: Aetna Health (Texas) (HMO, POS)

Best Addiction Treatment Coverage: Scott and White Health Plan (HMO, POS) and Cigna Health and Life Insurance (PPO)

UTAH



Although Utah substance abuse trends are generally lower than the national average, 7% of adolescents between 12–20 reported using painkillers for nonmedical purposes, which is above the national average of around 6%.

Best Overall Consumer Satisfaction: SelectHealth (HMO, POS)

Best Addiction Treatment Coverage: UnitedHealthcare Services (PPO)



VERMONT

In 2013, 17% of young adults 18–25 in Vermont admitted to misusing a prescription drug. Despite having the second-smallest state population in the country and relatively limited healthcare resources, Vermont residents report extremely high insurance coverage satisfaction rates.

Best Overall Consumer Satisfaction: Martin's Point US Family Health Plan (HMO)

Best Addiction Treatment Coverage: Martin's Point US Family Health Plan (HMO), Cigna Health and Life Insurance (PPO)



VIRGINIA

From 2007–2011, Virginia saw an 80% increase in drug-related deaths. With a state population just outside of the top 10, Virginia residents have access to a variety of insurance providers.

Best Overall Consumer Satisfaction: Kaiser Foundation Health Plan of the Mid-Atlantic States (HMO)

Best Addiction Treatment Coverage: Cigna Health and Life Insurance (HMO, POS, PPO)



WASHINGTON

Between 2012–2013, illicit drug use among adolescents 12–17 was almost 12%, which is considerably higher than the national average at just over 9%.

Best Overall Consumer Satisfaction: Kaiser Foundation Health Plan of the Northwest (HMO)

Best Addiction Treatment Coverage: Cigna Health and Life Insurance (PPO)

WEST VIRGINIA



In 2015, West Virginia had the highest fatal drug overdose rate in the country (nearly 42 per 100,000 residents). In the bottom third of state populations, West Virginia residents have limited coverage resources.

Best Overall Consumer Satisfaction: Health Plan of the Upper Ohio Valley (HMO)

Best Addiction Treatment Coverage: Aetna Health (Pennsylvania) - West Virginia (HMO, POS) and Highmark West Virginia (PPO)

WISCONSIN



Between 2013–2014, 9% of Wisconsin residents between 18–25 reported using prescription drugs for nonmedical reasons. Ranked in the top 20 in state population, Wisconsin residents have access to an array of healthcare coverage options.

Best Overall Consumer Satisfaction: Dean Health Plan (HMO)

Best Addiction Treatment Coverage: Group Health Cooperative of South Central Wisconsin (HMO), HealthPartners Administrators (HMO, POS, PPO)

WYOMING



Although Wyoming is at or below the national average in most substance abuse categories, the percentage of high school students who drank before the age of 13 (24%) is higher than the national average (20%). The smallest state in terms of population, Wyoming residents have extremely limited coverage options.

Best Overall Consumer Satisfaction: Altius Health Plans (HMO, POS)

Best Addiction Treatment Coverage: UnitedHealthcare Insurance (PPO)

USING YOUR HEALTH INSURANCE AT SOBER COLLEGE

Now that you're aware of health insurance options by state, the question becomes, "Where can I find the best addiction treatment?"

While there are many options available throughout the country, Sober College in Los Angeles, California offers a unique and effective approach to help young adults 18-26 experience lasting recovery. Not only do we offer life-changing treatment programs and therapies, but our partnership with Woodbury University allows us to offer five on-site WASC accredited college courses with rolling admissions. These courses are conducive to recovery and transferable to accredited universities nationwide. Course offerings include:

- Public Speaking
- Creative Writing
- Civic Engagement
- General Psychology
- Sociology

Upon enrollment, our Clinical Team assigns each client an Academic Couch, counselor, and therapist. We work with young adults to ensure that they leave our program with a solid foundation for recovery and a brighter future.

Our program features multiple levels of care, including:

- Detox
- Residential treatment
- Extended care
- Outpatient treatment
- Sober living, aftercare services, and alumni program inclusion upon treatment completion

We also offer several experiential therapies like surfing, rock climbing, equine and trapeze therapies to enhance the recovery experience.

Don't let the financial burdens of treatment deter you or a loved one from getting help.

If you or your college-aged child is struggling with addiction, don't wait to get help. **Verify your insurance today: 866.406.6146.**

SOURCES:

Introduction: <https://www.opensocietyfoundations.org/sites/default/files/data-summary-20101123.pdf>
Insurance Ratings: <http://www.ncqa.org/>
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